

**WATCHES AND JEWELRY.**  
**SCHAAF'S JEWELRY SPECIALS.**  
 \$7.75—20-year guaranteed ladies' American watch.  
 \$9.75—Gents' 20-year Elgin.  
 \$15.00—Ladies' solid gold Elgin.  
 \$18.00—Gents' solid gold Elgin.  
 \$20.00—20-year Hamilton, 17 jewel adjusted.  
 \$12.50—Diamond ring specials.  
 \$30.00—Ladies' or gents' diamond rings, blue-white, big bargains.  
 \$5.00—Diamond lavallieres, full cut stones.  
 \$5.25—Sterling cigarette cases.  
 YOU can do better at Schaff Bros. Jewelers, 126 East Broad.

**LADIES' TAILOR**  
 SPECIAL reduction this week as to advertise the Model Ladies Tailor at 509 West Franklin. H. Steinhorn, Randolph 234. North Second Street.

**BYCICLES AND MOTORCYCLES.**  
 FOR sale, one 1915 model Indian motorcycle, with side car. White Motor Co., 1605 West Broad.  
 FOR sale cheap, bicycle, good as new. Call Boulevard 2183-W.

**BOOKS AND PERIODICALS.**  
 WANTED, to buy or exchange, 6 volumes Kipling's best works, leather binding. Price reasonable. Call Madison 428.  
 SUBSCRIPTIONS to all magazines and periodicals published. Write for every business, profession and trade. Write for attractive offers. Charles A. Watkins, Box 530, Manchester Station.

**ICE, COAL AND WOOD**  
 TRY my clean coal that burns up clean. It lasts longest. Wood, too, is easy, makes lasting heat. Kindling only \$1.75 a load. Have been selling it 15 years. Long, 1506 West Broad Street.

**REPAIR SHOPS.**  
 ANTIQUE furniture made to order, repaired and refinished. Out of town work promptly attended to. Estimates free. Price right. Steinmetz, 15 West Main. Madison 4207.

**SHOE REPAIRING**  
 SPECIAL for the balance of October—1915. Repaired shoes, regular price, 12c. With coupon, 8c. Ladies' half-soles, regular price, 10c. With coupon, 6c. Non-skid, 20c. Rubber, 25c. Last Broad, 216 East Broad Street. Leading shoe repairer at Richmond. Work called for and delivered. UNITED CLEAR SHOPS, given with all work, full value. Best work at reasonable prices. Ladies' waiting-room. Work done while you wait. White oak leather, exclusively. We call for and deliver all parts of city. The White Oak Shoe Repairing, 216 North Fifth Street. Madison 4207.

**CLOCK REPAIRING**  
 HAVE your clock called for, repaired, cleaned, oiled, guaranteed. Phone Madison 4735.

**CARPET CLEANING.**  
 NOW is the time to have your carpets and rugs cleaned, guaranteed satisfaction. Madison 3735-W.

**SHOES.**  
 SPECIAL CUT RATE SHOES.  
 EMPIRE SHOE CO., 126 East Broad Street. Family shoe store. Best quality shoes. TRY the "Wing Foot," that's the name of the best rubber heel on the market, none just as good. Distributed by C. Leland, 321-323 North Fifth Street.

**TINNING AND PLUMBING**  
 PLUMBING work of all kinds. Prompt attention given to all calls. Phone small. For quick service, call Madison 2917. Gilliam & Shaw, 625 East Main Street.

**FLOWERING PLANTS—BULBS**  
 SEND for catalogue of winter flowering plants, bulbs, etc. to J. H. Singer, the Florist, Route 20, Harrodsburg, Ky.

**GOLD AND SILVER.**  
 WANTED to buy for cash old gold and silver. Fine watch and jewelry repairing a specialty. E. C. Meyer Jeweler, Co., 21 West Broad Street.

**BUSINESS CARDS**  
 HOPEWELL, CITY POINT and Petersburg collections handled by us at reasonable rates. National Mercantile Exchange, Mechanics Building, Petersburg, Va.

**MISCELLANEOUS NOTICES.**  
**FURNITURE AND PACKING.**  
 FURNITURE, China and woodwork, etc., packed and shipped with care. Jacob Lufkin, Phone Madison 4222.

**SPECIAL NOTICES.**  
 OLD false teeth and old gold and silver. To be paid for old broken sets of false teeth. Highest cash prices for old jewelry, such as rings, watches, chains, spectacles, etc., any condition. Special high prices for old crowns and bridge work. This week only. Drop postal. Will call. G. 129, care Times-Dispatch.  
 HUGGESS HAIRDRESSING PARLORS. SHAMPOOING, manicuring, facial massage, scalp treatments. We give the highest prices for old jewelry, watches, chains, spectacles, etc., any condition. Complete stock of human hair goods and toilet articles. Comings made into any style. 209 North Third.  
 WANTED, you to know that W. H. Cowardin's Sons' prices on watch and jewelry work are the lowest in town. Satisfaction is guaranteed. 1515 East Main Street.  
 THE Chesterfield Chapter, U. D. C., will give an entertainment at Forest Hill Park Schoolhouse Friday, November 5. Tickets 50 cents single or 15 cents for more than one.  
 IF you want a good rubber heel-try the "Wing Foot," the best on the market. Put on and distributed by J. C. Leland, 321-323 North Fifth Street, a day. Be at Main Street Depot 9 o'clock Monday morning. Virginia Business Exchange, 316 North Second.

**SPECIAL NOTICE.**  
 FOR loss estimates and good work, call R. H. Brauer, the wallpaper man, 103 North Eighth. Randolph 1699.  
 IF you want your home beautiful, let us do your papering and painting at the most reasonable prices. For first class work. We also make a specialty of out-of-town work. R. E. Gardner, 435 West Main Street. Phone Madison 4361.  
 WANTED, the public to know that John Bros., Jewelers, 512 East Main Street, buy, sell, exchange and REMOUNT DIAMONDS IN THE LATEST STYLES. Old gold and silver taken in exchange.  
 A new and up-to-date shoe repairing company. Something different from any other shoe repairing company in Richmond. Our shop is fitted with a special and private ladies' waiting-room. The cleanest place ever offered for a lady. Easily handled and can be kept in condition at a small monthly cost. Owner selling on account of getting a larger car.  
 THE VALENTINE AUCTION CO., Auctioneers.

**It Does Not Pay**  
 to let your property depreciate. Probably a pair of blinds, a little flooring or a few posts will put it in good shape. What you need, what you need, RICHMOND LUMBER CO., INC., Fourth and Stockton Streets.

**Rich dark color to gray hair.** Specialist advice against harmful hair dyes and dyes. But why use them when you can bring back the natural color with HERMAN'S VIRGINIA SCHMIDT Hair Tonic? This is accomplished by the oxygen in the hair, induced by this preparation. It is not put in concentrated essence in powdered form. You add water and get enough from one package to last a long time. Send \$1 for large package to HERMAN SCHMIDT, Department D. P. O. Box 570, Richmond, Va.

**NOTICE—Legal**  
 ATLANTIC COAST LINE RAILROAD COMPANY.  
 Office of the Treasurer.  
 Wilmington, N. C., October 29, 1915.  
 THE Board of Directors of the Atlantic Coast Line Railroad Company has declared a dividend of 2 per cent on the common stock of that company, payable at the office of the Treasurer, Wilmington, N. C., on or after November 1, 1915. The transfer books are closed from the 21st day of October to the 1st day of November, 1915, both inclusive.  
 JAMES E. POST, Treasurer.

**BUSINESS MEN'S CLUB.**  
 Office of the Secretary.  
 Richmond, Va., October 29, 1915.  
 Holders of the 1915-1916 Business Men's Club, dated November 1, 1915, maturing November 1, 1915, are notified that the said bonds will be paid upon presentation at the American National Bank on and after November 1, 1915.  
 J. T. W. CURTIS, Secretary.

**MEETINGS**  
 THE ATLANTIC LAND AND IMPROVEMENT COMPANY.  
 Office of the Secretary.  
 NOTICE is hereby given that the regular annual meeting of the stockholders of the Atlantic Land and Improvement Company will be held at the office of the company, on the 10th day of November, 1915, at 12:30 o'clock P. M.  
 H. L. BORDEN, Secretary.

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 H. L. BORDEN, Secretary.

**NOTICE—Bankrupt**  
 IN THE DISTRICT COURT OF THE UNITED STATES FOR THE EASTERN DISTRICT OF VIRGINIA.  
 In the matter of No. 1741.  
 PHILIP G. KELLY, Bankrupt.  
 NOTICE OF FIRST MEETING OF CREDITORS.  
 To the creditors of PHILIP G. KELLY, of Richmond, in the County of Henrico and district aforesaid—Bankrupt: Notice is hereby given that the first meeting of his creditors will be held in my office, Rooms Nos. 802 and 803, American National Bank Building, Richmond, Va., on the 10TH DAY OF NOVEMBER, A. D. 1915, at 10 o'clock in the forenoon, at which time the said creditors may attend, prove their claims, appoint a trustee, examine the bankrupt and transact such other business as may properly come before said meeting.  
 THOS. R. SNEAD, Referee in Bankruptcy.

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**PERSONAL.**  
 WANTED, you to know that W. H. Cowardin's Sons' prices on watch and jewelry work are the lowest in town. Satisfaction is guaranteed. 1515 East Main Street.

**THE VALENTINE AUCTION CO.**  
 PHONE MADISON 1906  
 618 EAST BROAD ST.  
**WAVELEY ELECTRIC COUPÉ AT AUCTION.**  
 We will sell, in front of our auction sale-rooms, No. 618 East Broad Street, TO-MORROW (MONDAY), NOVEMBER 1, at 12:30 o'clock P. M., a Waveley Electric Coupe, three-passenger, in good running condition, nice appearance, solid tires. Just the thing for a lady. Easily handled and can be kept in condition at a small monthly cost. Owner selling on account of getting a larger car.  
 THE VALENTINE AUCTION CO., Auctioneers.

**THE VALENTINE AUCTION CO.**  
 PHONE MADISON 1906  
 618 EAST BROAD ST.  
**1915 PULLMAN TOURING CAR, WITH SELE-STARTER AND ELECTRIC LIGHTS, AT AUCTION.**  
 We will sell, in front of our auction sale-rooms, No. 618 East Broad Street, TO-MORROW (MONDAY), NOVEMBER 1, at 12:30 o'clock P. M., a 1915 model Pullman, five-passenger Touring Car, equipped with self-starter, electric lights, one-man top, speedometer, windshield, etc., demountable wheels, practically new tires. This car has not been run over 2,000 miles, and is in perfect running order.  
 THE VALENTINE AUCTION CO., Auctioneers.

**THE VALENTINE AUCTION CO.**  
 PHONE MADISON 1906  
 618 EAST BROAD ST.  
**SEVEN-PASSENGER MITCHELL TOURING CAR AT AUCTION.**  
 We will sell, in front of our auction sale-rooms, No. 618 East Broad Street, TO-MORROW (MONDAY), NOVEMBER 1, at 12:30 o'clock P. M., a seven-passenger, six-cylinder, 60-horsepower Mitchell Touring Car, fully equipped with self-starter, lamp, good tires. Car in good running order, and will be demonstrated at sale.  
 THE VALENTINE AUCTION CO., Auctioneers.

**THE VALENTINE AUCTION CO.**  
 PHONE MADISON 1906  
 618 EAST BROAD ST.  
**TRUSTEES AUCTION SALE OF ELECTRIC MOTOR, WOODWORKING MACHINE, OFFICE FURNITURE, ETC.**  
 Pursuant to an order of the District Court of the United States for the Eastern District of Virginia, entered on the 24th day of October, 1915, in the matter of David C. Kennedy, bankrupt, I will sell, on the premises, No. 13, Barton Tree Street, TO-MORROW (MONDAY), NOVEMBER 1, 1915, at 2 o'clock P. M., one 5-horsepower Electric Motor, one grinder, four saws, two 5-foot clamps, 25 pounds belt dressing, lane shafting and pulleys, one jointer, one saw table, one router, three work tables, one wood vice screw, lot of hand tools, one hand saw, one hand plane, one typewriter table, one filing cabinet, one revolving chair, one hall tree, oil stove, etc., etc.  
 Sale positive. TERMS: Cash.  
 ANDREW J. ELLIS, Trustee.

**THE VALENTINE AUCTION CO.**  
 PHONE MADISON 1906  
 618 EAST BROAD ST.  
**TRUSTEES AUCTION SALE OF HOUSE AND LOT IN PROVIDENCE PARK.**  
 In execution of a certain deed of trust to the undersigned trustee, dated September 28, 1914, and recorded in the clerk's office of Henrico County in D. B. 204-R, page 275, default having been made in the payment of the debt thereby secured, and being required to sell the property mentioned in said deed of trust, on the premises, on

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**TRUSTEES AUCTION SALE OF STOCK OF WALL PAPER, LADDERS, TRIMMER, DESKS, IRON SAFE, ETC.**  
 Pursuant to an order of the District Court of the United States for the Eastern District of Virginia, entered on the 30th day of October, 1915, in the matter of George E. Ganzert, bankrupt, trading as George E. Ganzert & Co., I will sell, on the premises, No. 107 East Main Street, on

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**THE VALENTINE AUCTION CO.**  
 PHONE MADISON 1906  
 618 EAST BROAD ST.  
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